



# Ways to boost your financial health

Discover tips and tools designed to help you reach your money goals.



## Take control of your budget

Creating a budget can help you track purchases and save money. Here are some ways to get started:

- Assess your situation: Make a list of money coming in and money going out during a given month.
- Rank your spending priorities: Ask yourself what you really need or want so you can cut back and save accordingly.
- Keep a real-time eye on your budget: Monitor your regular expenses and monthly spending with our Budget Worksheet.



## Grow your savings

Whether you're planning a big purchase or preparing for unexpected expenses, these steps can help you grow your savings:

- Set a savings goal. Consider how much money you will need.
- Build a budget and look for ways to reduce spending so you can save more for your goals.
- Set up automatic transfers from your checking account to your savings account based on your schedule. Even saving a dollar a day can help you reach your goals.



## Build your credit

Improving your credit score can be possible with the right steps. Here are three things to know about building your credit:

- Paying your bills on time and paying down debt helps improve your credit.
- Some activity helps build credit, so avoid closing your credit cards in order to keep a longer credit history, and use your credit cards occasionally to keep them active.
- Knowing your credit score is important. Use online tools that can help you monitor your score without affecting your credit.

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Want to talk to us to learn more? Please contact:

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